



Order Filed on August 10, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Brian E. Caine, Esq.
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In Re:

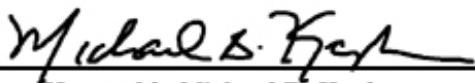
Debra S Shapiro

CASE NO. 20-10457-MBK
Chapter: 13
Hearing: July 28, 2021
Judge: Michael B. Kaplan

**ORDER RESOLVING M&T BANK'S
MOTION FOR RELIEF FROM STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: August 10, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtors: Debra S Shapiro

Case No: 20-10457-MBK

Caption of Order: Order Resolving M&T Bank's Motion for Relief from Stay and Co-Debtor Stay

Upon consideration of M&T Bank, its successors and/or assigns, (hereinafter "Movant") application for an order, pursuant to sections 362(d) and 1301 of the Bankruptcy Code, for relief from the automatic stay and co-debtor stay as to certain real property as hereinafter set forth, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As of July 6, 2021, the Debtor was due for the January 1, 2021 through and including July 1, 2021 post-petition payments which total **\$18,837.50**:

7 months @ \$3,048.73 (1/2021 - 7/2021):
Suspense: (\$2,503.61)

Said arrearages shall be cured by Debtors as follows:

- a) The Debtor made a payment of \$3,048.78 on or about July 15, 2021, which would reduce the post-petition arrears to \$15,788.72.
- b) The Debtor made a payment of \$8,000.00 on or about July 20, 2021, which would reduce the post-petition arrears to \$7,788.72.
- c) The Debtor will make the regular monthly mortgage payment of \$2,970.62 due August 1, 2021 as regularly scheduled.
- d) The Debtor will cure all remaining post-petition arrears by August 31, 2021.

2. Commencing with the September 1, 2021 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.

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Debtors: Debra S Shapiro

Case No: 20-10457-MBK

Caption of Order: Order Resolving M&T Bank's Motion for Relief from Stay and Co-Debtor Stay

3. Debtor shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$1,038.00 for attorney's fees and costs incurred by Movant in the prosecution of its application for relief from stay.

4. **Thirty-Day Default Clause:** If the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant for more than (30) days from the due date, then upon certification of default of said payments in accordance herewith submitted by secured creditor's counsel, and under the timeframe providing for any opposition filed under LBR 4001-1(b)(2), the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) and co-debtor stay of §1301 with respect to the realty commonly known as 812-814 Old York Rd, Raritan Borough, NJ 08869.

In re:
Debra S Shapiro
Debtor

Case No. 20-10457-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 10, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2021:

Recip ID	Recipient Name and Address
db	+ Debra S Shapiro, 814 Old York Road, Raritan, NJ 08869-1706

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BY PASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian E Caine	on behalf of Creditor M&T Bank bcaine@parkermccay.com BKcourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frances A Tomes	on behalf of Creditor Dean Hecker ftomes@tomeslawfirm.com Sharisma@tomeslawfirm.com;monikam@tomeslawfirm.com;tomesfr92561@notify.bestcase.com
Frances A Tomes	on behalf of Creditor Estate of Marlene Hecker ftomes@tomeslawfirm.com Sharisma@tomeslawfirm.com;monikam@tomeslawfirm.com;tomesfr92561@notify.bestcase.com

District/off: 0312-3

User: admin

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Date Rcvd: Aug 10, 2021

Form ID: pdf903

Total Noticed: 1

Kirsten B. Ennis

on behalf of Debtor Debra S Shapiro pacerecf@ennislegal.com r53278@notify.bestcase.com

Lynn Therese Nolan

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfnofices@grosspolowy.com, lnolan@grosspolowy.com

Maria D. Ramos-Persaud

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mramos-persaud@grosspolowy.com,
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Melissa N. Licker

on behalf of Creditor M&T Bank NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10